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Fill in this i	nformation to ident	tify your case:	
Debtor 1	Robert Allen Freeland	l	
Debtor 2 (spouse, if filing)	Betty Darlene Freeland	d	
United States Ba	ankruptcy Court for the:	Western	District of: Virgin
Case Number (if known)	19-50008		(Sta

Check if this is an amended plan, and list below the sections of the plan that have been changed.

### Official Form 113

CHAPTER 13 Plan

### Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may		Included	N	Not included
	result in a partial payment or no payment at all to the secured creditor				
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security		Included	N	Not included
	interest, set out in Section 3.4				
1.3	Nonstandard provisions, set out in Part 8	2	Included		Not included

### Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$1080.00 per	Bi-Weekly for	60_r	months
[and \$	ner	for	months   Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

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	Robert Allen Freeland ; Betty I	Oarlene Freeland	Case Number	19-50008
2.2	Regular payments to	the trustee will be made	from future income in the following	g manner:
	Check all that apply:			
	□ Debtor(s) will ma	ke payments pursuant to a pay	yroll deduction order.	
	□ Debtor(s) will ma	ke payments directly to the tr	ustee.	
	Other (specify me	thod of payment): TFS.		
	Income tax refunds.			
	Check one.			
	■ Debtor(s) v	vill retain any income tax refu	nds received during the plan term.	
			opy of each income tax return filed durin trustee all income tax refunds received of	
	□ Debtor(s) v	rill treat income tax refunds as	s follows:	
1	Additional payments			
	Check one.			
	■ None. If "?	None" is checked, the rest of §	2.4 need not be completed or reproduce	ed.
		rill make additional payment(a mount, and date of each antici	s) to the trustee from other sources, as spipated payment.	pecified below. Describe the source,
5	The total amo	unt of estimated payments	s to the trustee provided for in §§ 2.	.1 and 2.4 is \$140,400.00
	Treatment of Secur	ed Claims		
	Maintenance of payr	nents and cure of default.		

Check one.

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed  $\frac{1}{2}$ claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the

Name of Creditor	Collateral	Current installment payment (including escrow)		Interest rate on arrearage (if any)	Monthly plan payment on arrearage	Estimated total payments by trustee
		Disbursed by:  Trustee (See paragraph 8.1)  Debtor(s)	(See paragraph 8.1)			
		Disbursed by:  Trustee (See paragraph 8.1)  Debtor(s)	(See paragraph 8.1)			

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Debtor Robert Allen Freeland; Betty Darlene Freeland Case Number 19-50008

- 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.
  - None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

#### The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed Amount of secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Estimated amount of creditor's total claim	Collateral	Value of Collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to Creditor	Estimated total of monthly payments
							(See paragraph 8.1)	
							(See paragraph 8.1)	

#### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- □ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- The claims listed below were either:
  - (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
  - incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Auto Center	2002 Chevy Silverado	\$ 1,700.00	6.00%	\$51.72/mo for 36 mos (See paragraph 8.1)  Disbursed by:  Trustee  Debtor(s)	\$ 1,861.92
Champion Auto	2004 GMC Sierra	\$ 15,400.00	6.00%	\$91/mo for 9mos, then \$324.61/mo for 51 mos (See paragraph 8.1)  Disbursed by:  Trustee  Debtor(s)	\$ 17,374.11
Santander Conusmer USA	2016 Chrysler 200	\$ 18,095.00	6.00%	\$183/mo for 9mos, then \$366.18/mo for 51 mos (See paragraph 8.1) Disbursed by: Trustee Debtor(s)	\$ 20,322.18
Schewel Furniture	Sofa, 2 Chairs	\$ 1,574.00	6.00%	\$47.88/mo for 36 mos (See paragraph 8.1)  Disbursed by:  Trustee  Debtor(s)	\$ 1,723.68

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Debtor	Robert Allen Freeland; Betty	y Darlene Freeland	Case Number	19-50008

### 3.4 Lien avoidance.

Check one

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

#### The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Information regarding judicial lien or security interest	Calculation of lien avoidance	Treatment of remaining secured claim
Name of Creditor	a. Amount of lien	Amount of secured claim after avoidance (line a minus line f)
	b. Amount of all other liens	-
Collateral	c. Value of claimed exemptions +	Interest rate (if applicable)
	d. Total of adding lines a, b, and c \$	
Lien Identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor(s)' interest in property	Monthly payment on secured claim
Judgment date:		
Book and page number:	f. Subtract line e from line d.	Estimated total payments on secured claim
Date of lien recording:		
	Extent of exemption impairment	
	(Check applicable box):	
	☐ Line f is equal to or greater than line a.	
	The entire lien is avoided. (Do not complete the next column.)	
	☐ Line f is less than line a.	
	A portion of the lien is avoided. (Complete the next column.)	

### 3.5 Surrender of collateral

Check one.

- None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under \$11 U.S.C. \\$362(a) be terminated as to the collateral only and that the stay under \\$1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor	<u>Collateral</u>

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Debtor	Ro	bert Allen Freeland	; Betty Darlene Freeland	Case Number	19-50008	
		Treatment of	Fees and Priority Claims			
4.	.1	General				
		Trustee's fees and postpetition inter		ing domestic support obligation	s other than those treated in § 4.5, will be paid in	full without
4.	.2	Trustee's fe	ees			
			e governed by statute and may cherm, they are estimated to total \$	nange during the course of th	e case but are estimated to be 10%	of plan payments; and
4.	.3	Attorney's	fees			
		•	he fees owed to the attorney for the	debtor(s) is estimated to be	\$ 4,000.00 (See paragraph 8.1)	
4	.4	Duiouity alo	ims other than attorney's fees a	and those treated in \$ 4.5		
4.	.4	Check one.	inis other than attorney's rees a	ind those treated in § 4.5.		
			ne. If "None" is checked, the rest of	8 4.4 need not be completed or	reproduced.	
			e debtor(s) estimate the total amount	•	•	
4.	.5	Domestic su	apport obligations assigned or o	wed to a governmental unit	and paid less than full amount.	
			ne. If "None" is checked, the rest of	§ 4.5 need not be completed or	reproduced.	
		gov		the full amount of the claim under	ation that has been assigned to or is owed to a 11 U.S.C. § 1322(a)(4). This plan provision (322(a)(4).	
			Name of creditor		Amount of claim to be paid	
						<u>.</u>
					I	
		m , , e				
		1 reatment of	Nonpriority Unsecured Clair	ms		
5.	.1	Nonpriority u	nsecured claims not separately	classified.		
			ority unsecured claims that are not s will be effective. Check all that app		, pro rata. If more than one option is checked, the	option providing the
		The sum of				
	◪	100%	of the total amount of these cl	aims, an estimated payment of	\$ 78,376.11	
	Ø	The funds remai	ning after disbursements have been	made to all other creditors prov	ided for in this plan.	

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately Source Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

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	Freeland; Bett	y Darlene Freeland	Case Number	19-50	008	
Mair	ntenance of	payments and cure of any default on	nonpriority unsecured clai	ims. Check one.		
☑	None. If	"None" is checked, the rest of § 5.2 need	not be completed or reproduce	ed.		
	on which debtor(s)	or(s) will maintain the contractual install: the last payment is due after the final ple, as specified below. The claim for the an column includes only payments disburse	in payment. These payments wi rearage amount will be paid in f	ill be disbursed either full as specified belov	by the trustee or d	lirectly by the
		Name of creditor	Current installment paym	nent Amount of arro	earage to be paid	Estimated total payments by truste
			Disbursed by: Trustee Debtor(s)			
			Disbursed by:  Trustee Debtor(s)	_		
	None. If	y classified nonpriority unsecured cl "None" is checked, the rest of § 5.3 need priority unsecured allowed claims listed by  Basis for separate classification and	not be completed or reproduce elow are separately classified a	and will be treated as f	ollows	
Mama - f	Creditor	-	Amount to be paid on t claim		Estimated total	amount of paymen
Name of		treatment	Ciann	(if applicable)		
Name of		treatment	Cam	(if applicable)		
name of		treatment	Cami	(if applicable)		
Name of		treatment	Calli	(if applicable)		
	tory Contra	cts and Unexpired Leases	Calli	(if applicable)		

- The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.
  - lacksquare None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Debtor

Assumed items. Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

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ebtor	Robert Allen Freeland;Bett	Darlene Freeland	Case Number	19-50008

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by trustee
Aaron Sales & Lease Ow	Rental Furniture	\$ 207.00	n/a	n/a	n/a
Aaron Sales & Lease Ow		Disbursed by:  Trustee Debtor(s)			
Castleman Realty	Rental Home	\$ 1,150.00	n/a	n/a	n/a
Castleman Realty		Disbursed by:  □ Trustee □ Debtor(s)			
United Rentals	Storogo Unit	\$ 253.00	n/a	n/a	n/a
Omited Rentals	Storage Unit	Disbursed by: ☐ Trustee ☐ Debtor(s)			

7.1	Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- □ plan confirmation.
- entry of discharge.
- other:

### **Nonstandard Plan Provisions**

### 8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in  $\S$  1.3.

- 1 Treatment and Payment of Claims:
  - The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- 2 Date Debtor(s) to Resume Regular Direct Payments to Creditors that are being Paid Arrearages by the Trustee under Paragraph 3.1 and 6.1:

Creditor	Month Debtor to Resume Regular Direct Payments
N/A	

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	len Freeland;Betty Darlene Fr	reeland	C	ase Number	19-50008		
3 Oth	er:						
surre withi filing proof	nder and liquidation of col n 180 days of the date of the g of an unsecured deficience	lateral noted in Part ne first confirmation y claim as establish nust include approp	3.5 of this Plan must n order confirming a ed by any Order gran	st be filed by the ear plan providing for the nting relief from the	d proof of claim for a claim of deficiency that results fron lier of the following or such claim shall be forever barred he surrender of said collateral, (2) within the time period automatic stay with respect to said collateral. Said unsec e collateral surrendered has been liquidated, and the proc		
3.1 o Inste	• NOTE REGARDING PART 3.1: POST-PETITION MORTGAGE FEES: Any fees, expenses, or charges accruing on claims set forth in paragr 3.1 or 8.1 of this Plan which are noticed to the debtor pursuant to Bankruptcy Rule 3002.1(c) shall not require modification of the debtor's plan to pay Instead, any such fees, expenses, or charges shall, if allowed, be payable by the debtor outside the Plan unless the debtor chooses to modify the plan to provide for them.						
from view the d trans	ented to auto draft paymen the debtor's bank account ed as a violation of the aut ebtors to send the debtor p	ts from his or her ba if such payments an omatic stay. The au ayment coupons, pa	ank account, is expre e required to be paid tomatic stay is modif syment statements of	essly authorized to ke directly by the debt fied to permit the no r invoices, notices of	nancial institution or lender to which the debtor has previ- pep such auto-draft in place and to deduct post-petition p or(s) under the terms of this plan. Such a deduction will teholder or servicing agent on any secured debts being pr I ate payment, notices of payment changes, notices of ser- the entire balance, normally sent to customers in the ordi-		
other	• NOTE REGARDING PARTS 3.2 AND 3.3 [ADEQUATE PROTECTION PAYMENTS:] The debtors propose to make adequate protection payr other than as provided in Local Rule 4001-2. Unless otherwise provided herein, the monthly payment amounts listed in Parts 3.2 and 3.3 of this Chapt Plan will be paid as adequate protection beginning prior to confirmation to the holders of allowed secured claims.						
the e If a purp The	xtent not avoided or provic claim is listed in the Plan oses of distribution under t e Trustee may adjust the m	led for in this case, as secured and the c he Plan. onthly disbursemen	after the debtor(s) re creditor files a proof	ceive a discharge. of claim alleging the	raph does not limit the right of the creditor to enforce its e claim is unsecured, the creditor will be treated as unsecured claim in full.		
	tor(s)' Attorney's Fee						
	of the total fee of \$\) en down as follows:	4,000.00 , th	ne amount of \$	4,000.00 in Deb	tor(s)' attorney's fees shall be paid by the Chapter 13 Tru		
	(i) <u>\$</u>	4,000.00 : Fe	es to be approved, or a	dready approved, by th	ne Court at initial plan confirmation;		
	(ii) a previous	: Ac		ion or post-confirmation	on fees already approved by the Court by separate order or in		
	(iii) plan is co		lditional post-confirma	ntion fees being sought	in this modified plan, which fees will be approved when this		
5 Tru	stee to make contract		ura arragre if a	0×/•			
<i>3</i> 11u	N/A	payments and c	urc arrears, ir ar	ıy.			
_			pay the designated p	ost-petition mortgag	ge payments through the plan. These mortgage payments		
(1)	Pre-petition Arrears: The	prepetition arrears	are §	<u>.</u>			

(3) Other Post-petition Arrears: The following additional post-petition default shall be cured and disbursed by the Trustee, approximately,

(4) Ongoing Payments: The regular post-petition mortgage payments shall be disbursed by the Trustee beginning with the mortgage payment due for the month of \_\_\_\_\_\_, and continuing for approximately \_\_\_\_\_ months; the total number of such payments to be made by the Trustee will usually equal the number of monthly plan payments being made by the Debtor(s) to the Trustee, unless the plan pays off early.

(5) Disbursement of ongoing post-petition mortgage payments from the Chapter 13 Trustee may not begin until an allowed claim on behalf of the mortgagee has been filed. At the completion of the term of the plan, it is predicted that the Debtor(s) shall resume monthly mortgage payments

\_\_\_\_, for the months of \_\_\_\_\_\_ through and including \_

directly pursuant to the terms of the mortgage contract beginning with the payment due in (month), (year).

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Debtor	Robert Allen Freeland; Betty Darlene Freeland	Case Number	19-50008	3
	Signature(s):			
9.	.1 Signatures of Debtor(s) and Debtor(s)' Attorney			
	If the Debtor(s) do not have an attorney, the Debtor(s) must sign below.	ign below; otherwise the Debtor(s)	signatures are optional.	The attorney for the Debtor(s), if an
	X /s/Robert Allen Freeland	X /s/Betty	Darlene Freeland	
Signature of Debtor 1		Signatur	e of Debtor 2	
	Executed on 1/18/2019 MM/ DD/ YYYY		Executed on	1/18/2019 MM/ DD/ YYYY
	X /s/ David Cox Signature of Attorney for Debtor(s)	Date	1/18/2019 MM/ DD/ YYYY	

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

### **Exhibit: Total Amount of Estimated Trustee Payments**

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	\$	
b. Modified secured claims (Part 3, Section 3.2 total)	\$	
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	\$	41,281.89
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	\$	=
e. Fees and priority claims (Part 4 total)	\$	20,742.00
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	\$	78,376.11
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	\$	<u>-</u>
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	\$	=
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	\$	-
j. Nonstandard payments (Part 8, total)	+ \$	
Total of lines a through j	\$	140,400.00